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Stevens, William H.

"Why read"

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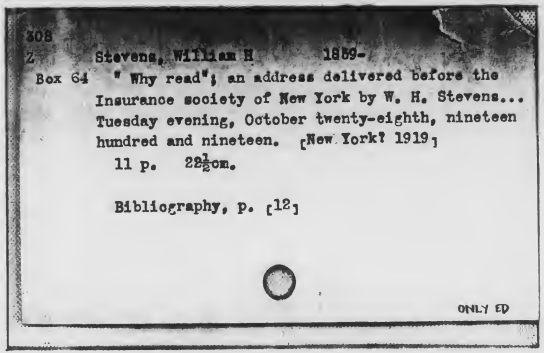

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"WHY READ"

AN ADDRESS

DELIVERED BEFORE

The Insurance Society of New York

BY

W. H. STEVENS, President
The Agricultural Insurance Company
Of Watertown : : : : New York

Tuesday evening, October twenty-eighth
Nineteen hundred and nineteen

I made a conscientious, nay an almost heroic attempt recently, to read that autobiographical work so highly commended by the critics "The Education of Henry Adams," —the hero a member of one of the most useful families America has produced. After reading many chapters with growing rage because his almost invariable comment on what seemed to me a succession of the richest opportunities ever placed before a youngster was, "All this contributed nothing to the education of Henry Adams," I finally reached his discussion of the relative values of the Virgin Mary and the dynamo. Then a genuine brainstorm intervened. I hurled the book into the arms of the unsuspecting friend who loaned it to me with the injunction that he should never affront my eyes with a sight of it again. In calmer moments I recall, now and then, an item from the book which suggests that my judgment and my temper might have been a bit hasty.

7 Feb. 1920 - C.R.W.

Among other wise things, he said that education is for the purpose of enabling one to *judge his fellowmen*. Many of us might dispute that dictum but that's neither here nor there. Some friends conferred with define education in terms to indicate that Mr. Adams was headed in the right direction, but his track was too short and too narrow. Their argument (if you will permit me to seem to be philosophical tho' I only know philosophy by hearsay), runs as follows:

Herbert Spencer describes life as *harmony with one's environment*, death is just *dis*harmony with one's environment. I take that to mean in your language and mine, that we live only while we get along rather well with what is around us and when we get "on the outs" with what is around us we die, or at any rate, we would better. Now our surroundings consist of folks, things and events. If therefore, Spencer knew what he was talking about, and he certainly was an exceptionally wise old man, we will live best and longest if we harmonize with all three elements of our environment—that is, for example, with folks by doing what folks generally approve, with things by climbing the pasture fence when the bull, which will answer for a thing, hints that we would better, and with events when we step out from under a falling safe.

That argument should make the reason why education is

desirable, very plain. If it's the right sort of education, we learn all we can about our environment, what it wants, what it will do to us or how it reacts when we do or omit certain things. If we try to learn only by experience, we will lead a painful and rather short and useless life. If we get an education before deciding important things for ourselves, we are just learning from others how to *harmonize with our environment* and so to begin *early* to live efficiently and comfortably. Of course the more varied one's environment, the more sorts of education he needs. The oyster, not being very active-or pugnacious-or noisy, has to know very few things to harmonize. The hen has to know quite a lot more than an oyster because she has more environments. (Have you noticed how she has improved her education about autos in the last few years?) The Indian needed a more extended but nevertheless a very simple education. Civilized man certainly has his work along this line cut out for him. New laws, new prohibitions, new rights, new tasks, new customs, new dangers, new germs, new diseases, imprison him in an environment where opportunities for disharmony are as thick as cooties in a doughboy's blanket.

But you have had set before you, again and again, how much and why you need to do the work of the curriculum that is offered you here, how it will serve you in new and unexpected satisfactions, how it will increase your commercial efficiency and rewards, how it will elevate and dignify every department of your service, and how it will even lend a new interest to your daily tasks and give you enthusiasm in toil that would be, without this laboriously acquired knowledge, as flat, as tasteless, as insipid as—as—well let us say as many of you have already found it. I both hope and fear it has been a waste of precious time to repeat all this to you. Your presence here would seem to indicate that you all are convinced, have girded your loins for the fray, and are willing to make the needed sacrifices of leisure, to gain a certain goal. Some of you will lose touch, of course, but many of you will "carry on" and "see it through," though you find that of "writing many books there is no end and In much study there is weariness to the flesh."

You are to be congratulated that this great school of technical scholarship has been inauguarated and that it has such untiring and competent leaders. It makes the hope for the eventual elevation of our business an enduring one and our successors, when we now on the floor shall have melted into the infinite azure of the past, will quite misread history if they do not date the upward turn of our business towards higher grades to these very years. I have now passed life's meridian and cannot go back to school. I did not appreciate until too late what the equipment of a real underwriter should be, so I am overwhelmed with shame that the examinations that you young people will soon be "eating alive" would unhorse me at the first hurdle. (With apologies for a sadly confused metaphor, tho' I don't know why snakes may not abound on steeple chases.)

The future of our business lies with you and you *can* make it so different from the past that your wonder will then be not that your forbears came thro' so well, but that they came thro' at all. We have been and I fear still are so crude, unstable, "hit and miss," like "ignorant armies clashing by night." Our saving remnant of wise ones, who add science to their wisdom is so small that tho' we cannot be the greediest of the greedy, we certainly are numbered today by the public and their officials, among the suspected classes. Let me protest with vehemence that not all our sins are the result of evil intent. Underwriters, as individuals, are not wildly worse than their customers and numbers among them are men of generous ideals which they labor to achieve. Of this latter type I hope are those you have chosen for your guides.

No one would think of saying today, "Go to, now, I am a plumber" (tho' some alleged plumbers seem, to have so happened) and immediately begin to wipe joints and lay out sanitary equipments for 1,000-room hotels. Such things aren't done that way. So, too, it isn't done that way if we want to be oculists, or aviators or preachers. Our methods of making underwriters have smacked a little of this way but they are not going to continue so to smack indefinitely. Only the Uncreated can by fiat create something by saying simply "Let there be that," and He is yet to say "Let there be Underwriters." You young men evidently see the trend. You are trimming your sails to this new breeze, and I congratulate you. Your resolve means everlastingly plugging at courses that are quite uninteresting at times, seem-

ingly remote from the demands of daily life, complex, mystifying, foggy and—and every other gloomy adjective you can think of. It means drawing on all your reserves of endurance to carry you across morasses of fatigue, boredom and tempting distractions. But some of you have already found that the more swamps of this sort you wade thro' the easier a swamp is to wade. The struggle grows less with every victory.

We are all familiar with the statistics which show how college-bred men predominate in the lists of the world's celebrities. Those lists are rather depressing to men who have missed the opportunity of a University training. To learn that only one man in one hundred is a college graduate, but that that 1% furnishes 73% of those mentioned in "Who's Who," 75% of our Presidents, 70% of our Supreme Court Justices, etc., does hint that it is a bitter handicap to have been compelled to leave school in the lower grades. But it is a mistake, an almost inexcusable blunder, to surrender in the race because your competitor has had a better coach than you. The first prize oftenest goes to the horse that has the pole but not always. Even the worst placed, if he belongs in the class at all, if he's "all horse" as the jockeys say, need not remain among the ruck of the "also rans." But how narrow a view I am taking, as tho' beating the other fellow was the leading motive. God forbid! I do regret that *any* young man or woman misses the experience of at least the four years customary in college curricula but I really *pity* very few of them. Many of them have had the chance and tossed it over their shoulders. Others have taken the chance and murdered it in cold blood thro' four wasted years of idleness and its attendant vices. Others learn and learn and learn but *think* never. Oh, collegians are a miscellaneous crew. You need not surrender to them at sight. You can train, too. You have your school of Experience which turns out some clever graduates. You have your school of Necessity which puts you, if you are wise, to very pretty paces, and you have your school of Sacrifice, which, if you absorb its spirit, confers high Degrees and rewards of unanticipated richness.

And you have this Society. You no longer need feel that you are waging an unequal battle without leaders or guidance or sympathy. Drink at this fountain (I hope you have the thirst) and you need not expect, in spite of the "Who's Who" percentages, always to be "bossed" or "bawled out" or "fired" by some A. B. or C. E. Many of your predecessors have avoided that fate without this Society, many more of you and of your successors will avoid it because you have been working members of it.

The President of one of our great Colleges has just told his students that social conditions of the present have demonstrated anew two things often demonstrated before, that men cannot be free unless they are *intelligent*, that democracy without schools is a self contradiction but that education without *intelligent unselfishness* will never save the world. He says two-thirds of what is being taught in the schools, however necessary it may be, has little effect in making people *better citizens*. As an old preacher friend of mine used to say "Universal suffrage may do *for* the millennium but it will never hasten it!" So I would qualify my predictions of what these technical curricula will accomplish by the caution that Science, even with a big S, will not save the world. That is not the whole of the truth that shall make you free. This at last brings me to my thesis. That you should supplement this severe course of technical work by devoting some of the little leisure it leaves you to the cultivation of a taste for good reading, if you haven't one now. You have been provided tonight with a list of books the literary numbers of which represent the taste and judgment of a very sound and discriminating reader and student, and it would be an encouraging, but I may add a somewhat surprising development to find any considerable number of novitiates seeing it thro.' Of course no two scholars would select the same "five foot shelf." So far as the purely literary titles are concerned I would, if I were asked, say that if it is intended for the young, or for beginners who have not had literary opportunities, it is in certain features a bit stiff and rather over-emphasizes the classics which Mark Twain irreverently says every one admires but no one reads, and of which the Evening Sun recently said we bully our children into reading them because our fathers bullied us into reading them. Of course these are outrageous extravagances. No one who has ambition for thorough culture should fail to know them well. But most of the classics are "pretty hard bullets to chew" until our powers of intensive reading and reflection have been developed by practice. Then, I have a bit of sympathy for *living* authors. I should

dislike to see them *all* starve to death and for that if for no other reason I should like to advertize their wares. Finally one prefers to give advice that stands a fair chance of being followed and I doubt if the modern American youth will ever obey injunctions to spend his evenings with extremely sober Christian, Meditative Marcus, Piscatorial Isaac or the Omar of the Jug who takes out all his fun in just singing about it.

I have not, myself, at three score, yet graduated from the Magazine stage of literature but I have arrived where all magazines do not look alike. Granting that the monthly or quarterly reviews (and in these how England has surpassed us) hold the first rank but are not for novitiates, I would commend to you as much of the Atlantic Monthly as deals with what you are interested in (in time you will read almost all of it), the Century as specially satisfactory among those which by pictures and fiction in addition to their serious essays, make a more popular appeal; and, in a somewhat similar class, Harpers and Scribners. There may be others, but I happen not to be so well acquainted with them. Magazines like the Literary Digest that deal in selections and summaries have their uses, but the reader covers such a multitude of themes so desultorily, they are a sad menace to memory and the habit of consecutive thinking.

Of books, oh, where shall one begin or end? Bearing in mind that we have education in view and that the purpose of education is to enable one to harmonize with his environment and that to so harmonize one must know how to judge men and things and events, we may escape the impossible task of building up an all-inclusive list and stop with suggesting a few principles and examples of selection that may make the path of ambitious inexperience fairly enjoyable.

First, as we are seeking how to be both comfortable and efficient, and we are in touch from birth to death with *things*, we ought to read a little natural science, enough of chemistry, for instance, to know the atomic and molecular theories of matter and why sweetening your coffee is a different process of change from uniting a purple, strangling gas with a brown metal that burns when you wet it and making thereby common tab'e salt. A little physics, teaching us how such universal energies as

gravity, light, heat and electricity behave under varying conditions. Even if we already know enough about electricity to harmonize with it by keeping away from live wires, or about gravity not to jump off a church spire or to let a man step in our eye, we will find the study of the more complicated behavior of these powers intensely entertaining.

But the most interesting study for mankind is—folks. Some people hold that we have too many of them in our environment and most of us would admit that that is true *of some sorts*. But that only emphasizes our need to know. Aside from our daily intercourse, we learn about people thro' such books as novels, the drama, poetry and histories including biographies. Not all novels teach the truth about people. No, few novelists even try. It seemingly occurs to few authors that they should imagine a real character and then endeavor to show how that sort of an individual would behave when he found himself in certain difficult but possible situations. The authors who fill our book-shop windows just tell make-believe stories, and help you to know people no more than a kaleidoscope would. Of the right sort that beginners are likely to read with pleasure, real *moderns*, I mean, who write wholesomely about *our* day I would suggest, besides those on the list before you, Barrie, Hardy, Wells (with empathic exceptions), Mrs. Wharton and others of that grade, and when you have "tuned up," advance to DeMorgan, Bennett, Marshall, Conrad, Butler, who are strong but not so exciting, and if you are of the elect you may finally progress to Meredith and James, but these last are not for the idle moments of a summer's day. Of course this list is by no means comprehensive in scope or perfect in classification, but when you have read these authors you will have had one of Theodore Roosevelt's "bully" times and you will know more about the human heart than you know now.*

Of the drama which is also a fine guide to the study of folks, besides Shakespeare, whose depths you cannot begin to sound without commentaries, re-readings and study, there are some worth while moderns that are sound and generally not too difficult or prosy, like Shaw, Oscar Wilde, H. A. Jones, A. W. Pinero,

*Thro some temporary mental aberation, I have made this list of novelists altogether too British. Of course there are many American novelists who are well worth any one's while like Howells, Mrs. Watts, Winston Churchill and Mrs. Atherton.

Clyde Fitch, William Vaughn Moody, Stephen Phillips and last but not least, Ibsen. Read them and then see them acted when you can. Such drama is not a mere amusement, it is very educative if remembered and reflected on.

Of course no one could omit referring to the poets. If you have not cultivated this taste begin with the simpler narrative poems, Scott's "Lady of the Lake" and "Marmion" with lots of action in them; Longfellow's "Tales of a Wayside Inn;" Tennyson's "Idylls of the King." Not much psychology in these, but on them sharpen your appetite for poetry. Browning's dramatic lyrics are well within your reach especially if you use Professor Phelps' little primer "Browning and How to Know Him," or Lafcadio Hearn's lectures delivered to Japanese boys and reproduced by them from their notes. But this room would scarcely contain a full list, and catalogues are not for post-prandial addresses.

History, surely—I just commended Lafcadio Hearn's lectures to his students. I think I get more real help from books for the young than from many standard works. For instance Prof. Usher's little primer on the Plymouth settlement has given me more intimate knowledge of that incident than I ever gained elsewhere. Breastead has a cheap school book on very ancient history that is delightful reading with fascinating pictures; Bury has a somewhat similar book on Greece. C. R. Fletcher thro' Dutton publishes an English history written for the youth of England that makes her early times seem very human. You are of course most interested in America and her history is rather simple reading. Well, John Fisk will interest and entertain any one between the ages of say sixteen and ninety. McMaster will tell you about the daily life of every day folk since one hundred and fifty years ago, what they ate, wore, read, worshipped, worked at and amused themselves with and thought and talked about. But I know you will leave the room if I begin another catagogue.

I have already dragged out this sermon to clerical lengths and must close. You will naturally grow wiser and better for the right reading of the right books, you will have a very handy resource for pleasure that at times reaches the degree of delight. As advancing years impair your physical endurance and limit

your possible amusements, the reading habit takes care of many otherwise sad and monotonous hours. The fields of literature are so limitless, so perenially green, browsing in them is—oh, *how* it is sweet! There are many moments when one at least imagines himself in perfect harmony with his environment, escaped to a higher world where beauty and reason and the will of God prevail.

Oh, young men "Look to the End—*Look to the End.*" The Gods sell all things at a *dear* price, whether they be of the tinsel that glitters today and betrays you tomorrow, or the imperishable product of the refiner's fire that "stands by" thro' the vista of the years. *Look to the End.*

BOOKS EVERY FIRE INSURANCE MAN SHOULD KNOW

Bible
Aetna "Bible"
Shakespeare
Fire Insurance and How to Build—*Moore*
Pilgrim's Progress
Early Insurance Offices in Massachusetts—*Hardy*
Meditations of Marcus Aurelius
Fire and Explosion Risks—*Von Schwartz*
Jungle Books—*Kipling*
Insurance Law—*Richards*
Rubayiat of Omar Khayyam
Agents Key to Fire Insurance—*Barbour*
Don Quixote—*Cervantes*
Automatic Sprinkler Protection—*Dana*
David Copperfield—*Dickens*
Business of Insurance—*Dunham*
Sketch Book—*Irving*
Fire Insurance Companies—*Relton*
Tom Sawyer—*Twain*
Handbook of Fire Protection—*Crosby Fiske-Foster*
Compleat Angler—*Walton*
Lectures on Fire Insurance—*Boston Insurance Library Ass'n.*
Three Musketeers—*Dumas*
Insurance Engineers' Handbook—*Matthews*
Last Days of Pompeii—*Bulwer Lytton*
Yale Readings in Insurance
Treasure Island—*Stevenson*
Experience Grading and Rating Schedule—*Richards*
Les Miserables—*Hugo*
Analytic Schedule—*Dean*
Natural History of Selborne—*White*
Fire Underwriters' Text Book—*Griswold*
Ivanhoe—*Scott*
Fire Insurance Inspection and Underwriting—*Dominge-Lincoln*
Alice in Wonderland—*Carroll*

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